

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL S HORTON
KYNA A HORTON
Debtor(s)

Case No. 09-21322

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2009.
- 2) The plan was confirmed on 08/31/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/11/2011, 04/02/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/25/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,998.63.
- 10) Amount of unsecured claims discharged without payment: \$105,078.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$108,903.00
Less amount refunded to debtor \$2,233.72

NET RECEIPTS: \$106,669.28

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,325.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,687.86
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,012.86

Attorney fees paid and disclosed by debtor: \$1,175.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE HEALTH CTR	Unsecured	66.00	NA	NA	0.00	0.00
BALLY'S TOTAL FITNESS ~	Unsecured	247.00	NA	NA	0.00	0.00
BENEFICIAL MORTGAGE CO OF IL	Unsecured	16,204.71	0.00	16,285.33	9,361.60	0.00
BENEFICIAL MORTGAGE CO OF IL	Secured	63,000.00	130,444.06	130,444.06	0.00	0.00
BENEFICIAL MORTGAGE CO OF IL	Secured	0.00	16,285.33	NA	0.00	0.00
BENEFICIAL MORTGAGE CO OF IL	Secured	NA	604.94	604.94	604.94	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	964.00	1,044.84	1,044.84	600.62	0.00
CHILDRENS PLACE	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	9,921.00	6,827.59	6,827.59	3,924.83	0.00
CONNECTICUT GENERAL LIFE INSURANCE	Unsecured	2,218.00	NA	NA	0.00	0.00
EDUCATION CREDIT FIN CORP	Unsecured	34,148.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Unsecured	378.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	523.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	344.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	272.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE CORP	Unsecured	1,504.00	NA	NA	0.00	0.00
ILLINOIS RETINA ASSOC	Unsecured	119.92	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	337.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	589.00	589.00	589.00	0.00
ISAC	Unsecured	35,834.00	34,876.16	34,876.16	20,048.52	0.00
ISAC	Unsecured	NA	34,859.92	34,859.92	20,039.18	0.00
LVNV FUNDING	Unsecured	867.00	957.68	957.68	550.52	0.00
MARIN	Unsecured	910.00	NA	NA	0.00	0.00
MCHENRY LABORATORY SVC	Unsecured	41.00	NA	NA	0.00	0.00
MIDAMERICAS CARDIOVASCULAR	Unsecured	15.15	NA	NA	0.00	0.00
MIDWEST DIAGNOSTIC PATHOLOGY	Unsecured	41.00	NA	NA	0.00	0.00
MIDWEST EYE CENTER	Unsecured	259.60	NA	NA	0.00	0.00
NUVELL CREDIT CO LLC	Secured	36,195.00	37,182.15	37,182.15	37,182.15	4,165.59
NUVELL CREDIT CO LLC	Unsecured	1,504.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	270.00	250.60	250.60	144.06	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	477.45	546.42	546.42	314.11	0.00
SALLIE MAE SERVICING	Unsecured	5,390.00	NA	NA	0.00	0.00
SOUTH SHORE HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
SOUTH SHORE HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
SOUTHEAST ANESTHESIA CONSULT	Unsecured	115.20	NA	NA	0.00	0.00
SOUTHWEST LABS PHYSICIANS	Unsecured	30.70	NA	NA	0.00	0.00
STUDENT LOAN MKT ASSN	Unsecured	5,259.00	NA	NA	0.00	0.00
STUDENT LOAN MKT ASSN	Unsecured	3,615.00	NA	NA	0.00	0.00
STUDENT LOAN MKT ASSN	Unsecured	3,451.00	NA	NA	0.00	0.00
STUDENT LOAN MKT ASSN	Unsecured	2,588.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,862.00	1,967.99	1,967.99	1,131.30	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$130,444.06	\$0.00	\$0.00
Mortgage Arrearage	\$604.94	\$604.94	\$0.00
Debt Secured by Vehicle	\$37,182.15	\$37,182.15	\$4,165.59
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$168,231.15	\$37,787.09	\$4,165.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$589.00	\$589.00	\$0.00
TOTAL PRIORITY:	\$589.00	\$589.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$97,616.53	\$56,114.74	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,012.86</u>
Disbursements to Creditors	<u>\$98,656.42</u>
TOTAL DISBURSEMENTS :	<u>\$106,669.28</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/20/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.